A SHORT

APPENDIX

To a

Late Treatiſe

Concerning Abatement of

Uſury.

By the ſame Author.

LONDON,
Printed by *Tho. Leach*, for *Chriſtoper Wilkinſon*, at the *Black-Boy* over againſt St. *Dunſtans* Church in *Fleetſtreet*. 1668.

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A Short APPENDIX To a late TREATISE &c.

SInce the Publishing of my late Treatise concerning Usury, I have met with some Objections, commonly urged with great vehemency, which (though in themselves frivolous enough, yet that nothing may remain unanswered) I shall briefly examine.

1. We are all charged with ingratitude to God, and murmuring at his Goodness, in sending us such cheapness as we now enjoy; 2. The People of *England* in general are taxed of incorrigible sloath: 3. The Gentry in particular are branded for dissoluteness: Betwixt these three, the Usurer endeavours to shift all blame from himself, by laying it upon other Shoulders.

For the first of these, *viz.* Our ingatitude to God, &c. Surely we cannot thankfully enough acknowledge Gods compassion towards us, in affording us cheapness at this

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ſeaſon, it being the only hopeful ſign we have left, that, he intends not, now, our deſtruction; For if, to the Calamities of War, Peſtilence, and Fire, His Juſtice had likewiſe added that of Extreme Dearth, how could we have ſupported it? Nevertheleſs it may concern us to enquire out the natural cauſe of our preſent cheapneſs; For, if upon ſerious ſcrutiny it appear, we cannot impute it to the greatneſs of our late Crops, but rather to the deadneſs of Forein Markets, being cloyed by others who had greater Crops than we, and therefore underſel us; We may have cauſe to apprehend, That our preſent cheapneſs is almoſt a certain preſage of future dearth: For ſurely, that our Crops begin to fail, it is only becauſe we cannot afford our Lands their ordinary improvements, Being diſcouraged both by unprofitable Vent, and the high rate of our ſtock, which likewiſe forces us to ſell at any Price: Now the Progreſs of this decay will ſoon diſable even our ordinary Tillage: And meeting with the diſaſters incident to Husbandry, may unawares expoſe us to extreme ſcarcity, when money, perhaps, will be as ſcarce as Bread.

The Prices of Grain and Fodder, one year with another, are certainly better now, then they were thirty or forty years ſince; yet our Titheries, (the Model of our yearly growth) generally decline in value; And whence can this come, but from the impoveriſhment of our Farms and Farmours? Who, it ſeems are not able to Manure their Land, nor yet forbear the Market; Since neither will anſwer Intereſt, with the inconveniencys attending it; which are ſuch; That many Farmours already

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can ſcarce afford to kill the Moles and level the Mole-hills in our beſt Meadows.

For the ſecond, *viz.* The incorigible ſloath of our People, I ſhould unwillingly grant, That Engliſhmen are not naturally more active and fit for labour than Hollanders; I ſuppoſe they have formerly given better proof of themſelves in moſt occaſions: But, alas, their encouragements are not equal; The one ſure, that he works for himſelf, the other almoſt as ſure, that he works for his Creditor: The Labourer in the *Netherlands* by ſteady Employment, ſtill hoping to grow rich, however forced to work and fare hard, becauſe Proviſions are always dear; In *England* (betwixt diſpair of thriving, and eaſineſs of ſubſiſting) for the Preſent Waſtful, Careleſs of the Future.

For the third, *viz.* The diſſoluteneſs of our Gentry: Methinks, it argues ſmal ingenuity in the Uſurer, firſt to oppreſs, and then reproach Gentry, as he doth: Let me therefore make their Apology.

Of Gentlemen, ſome have conſiderable Eſtates, others have little: For ſuch as have little, it will not I doubt, be eaſy, now a days, to find any Employments, but Derogatory in Peace, or Mercenary in War.

Object. But ſhould they not betake themſelves to one of the three faculties? *Anſw.* 1. Their Friends, many of them are not able; 2. Themſelves, ſome are not capable: 3. Our Profeſſions, I fear are already full, even to over-

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flowing: And if all muſt be Divines, Lawyers, or Phyſicians, where are the Patients, Clyants, and Cures?

Of ſuch as have eſtates, ſome are free from Debt, others incumbred; for the latter, I dare boldly ſay, That in many of their extravagancies, Frailty is only acceſſory, Uſury is the Principal.

For the former, I would ask any ſober man, How Gentlemen, not naturally ſtudious, (as many ſure are not) ſhall ſpend their time: If they fall to Husbandry, they are by many upbraided with Ruſticity, by more with imprudence, And perhaps both not altogether without cauſe; For why ſhould Gentlemen uſurp the Farmours Calling, or hope to thrive themſelves, where Tenants cannot.

Object. But might they not turn Merchants? *Anſw.* Alas! Therein is our cheifeſt Bane; Our trade is now moſt hazardous, and with all intricate; For our own Growth is certainly become a Drugg, and little to be gotten by the ſale of it, being underſold by Three per cent; Even ſuperfluity, though of better Vent, will oft-times ſcarce anſwer Charges, without ſtealing the Duties, which are conſiderable in the Price: So as Gentlemen of eſtate being, in effect, excluded from all hope of profiting themſelves by their Induſtry, (if they be not Bookiſh) ſleep is, for ought I ſee, their cheapeſt Employment, and Company their manlieſt Diverſion.

But were our Eſtates by low Intereſt rendred improvable,

ble, to the Advantage both of our ſelves and the Commonwealth, Truly, he deſerved not Land, that wanted Convenient Buſineſſe; Nor could he be excuſed from Lacheſſe, that found not out, at worſt, a Comfortable Proviſion.

Again, were Trade, by abateing the Rate of its ſtock, made generally gainfull, it would likewiſe ſoon grow tranſparent, ſo as we needed not diſpair, without long Apprentiſhip to comprehend it; Since, in *Holland*, Women, Nay Children now trade ſecurely and profitably; And then what ſhould hinder; but that all might be either Principals or Factors?

Till Improving of Land be cheaper than Purchaſing, Induſtry more beneficial than Uſury: Till Merchandiſing ceaſe to be Myſterious, and become familiar to us. We muſt never look to flouriſh.

FINIS.